

**Table I.D.1.b(2009) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13,080	12,159	11,962	12,487	13,237	13,262	12,180	13,213
Industry group **								
Agric., fish., forest.	10,776	.	.	.	.	.	9,253	11,366
Mining and manufacturing	12,681	11,399	11,156	12,195	12,244	12,983	11,359	12,800
Construction	12,064	11,862	11,257	12,254	11,942	12,777	11,694	12,332
Utilities and transp.	13,175	11,979	12,493	12,833	13,717	13,172	12,691	13,205
Wholesale trade	13,143	14,779	12,618	12,678	12,704	13,343	13,309	13,113
Fin. svcs. and real estate	13,179	13,395	12,252	12,416	13,787	13,177	12,922	13,201
Retail trade	11,714	11,708	11,945	12,260	11,277	11,700	11,913	11,691
Professional services	14,110	12,176	12,335	12,625	14,158	14,588	12,505	14,361
Other services	12,693	11,416	11,993	12,930	14,065	12,513	11,984	12,839
Ownership								
For profit, incorporated	12,790	12,308	11,988	12,274	12,830	12,937	12,181	12,878
For profit, unincorporated	13,193	11,818	11,662	12,070	13,856	13,519	11,813	13,507
Nonprofit	14,725	11,749	12,334	14,469	14,331	15,182	12,794	14,932
Age of firm								
Less than 5 years	12,175	12,287	12,117	12,382	10,927	12,807	12,450	11,962
5-9 years	12,492	11,242	11,588	13,135	13,031	12,851	11,736	13,068
10-19 years	12,594	12,116	11,414	12,013	13,585	12,845	11,900	12,960
20 or more years	13,186	12,475	12,315	12,547	13,266	13,293	12,388	13,257
Multi/single status								
2 or more locations	13,254	15,098	13,915	12,870	13,579	13,210	13,284	13,253
1 location only	12,542	12,128	11,838	12,392	12,733	15,243	12,089	12,972
Percent full-time employees								
Less than 25%	11,310	10,570	13,377	12,196	12,248	10,760	11,438	11,262
25-49 %	12,219	11,971	11,582	12,210	12,052	12,360	11,833	12,285
50-74 %	12,989	12,849	11,103	12,344	13,298	13,095	12,064	13,097
75% or more	13,136	12,126	12,044	12,506	13,289	13,333	12,220	13,273
Union presence								
No union employees	12,809	12,148	12,019	12,485	13,120	12,924	12,215	12,938
Has union employees	13,834	11,992	11,602	12,949	14,124	13,925	12,023	13,927
Unknown	13,024	13,804	10,437	9,315	11,576	13,135	10,751	13,056
Percent low wage employees								
50% or more low wage	11,764	10,608	11,790	11,949	12,113	11,748	11,113	11,823
Less than 50% low wage	13,268	12,374	11,974	12,527	13,358	13,518	12,275	13,423

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.b(2009) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.19	129.65	206.02	251.14	197.43	61.66	139.70	36.04
Industry group **								
Agric., fish., forest.	627.21	.	.	.	.	.	1,059.61	513.00
Mining and manufacturing	125.59	738.27	701.30	609.10	340.85	209.23	653.46	140.64
Construction	243.61	540.54	401.34	341.91	608.84	899.37	247.62	370.49
Utilities and transp.	264.00	1,577.89	799.67	456.13	529.13	301.51	420.32	284.24
Wholesale trade	218.97	922.42	851.16	357.21	432.23	324.79	548.24	207.00
Fin. svcs. and real estate	180.30	700.46	1,309.68	879.18	568.52	141.61	485.52	203.80
Retail trade	164.55	932.34	328.48	550.00	335.62	183.93	328.00	175.42
Professional services	188.58	348.50	521.20	405.40	367.40	284.09	318.61	217.56
Other services	276.90	434.18	467.72	495.87	722.56	316.25	346.84	293.54
Ownership								
For profit, incorporated	42.07	183.33	168.71	249.82	218.92	74.08	152.75	45.42
For profit, unincorporated	209.28	325.69	494.28	552.85	560.58	191.95	257.28	208.88
Nonprofit	160.60	642.92	899.58	509.33	413.96	227.93	501.36	182.35
Age of firm								
Less than 5 years	452.62	645.53	732.33	651.29	1,036.29	754.43	492.77	449.16
5-9 years	353.55	460.49	883.48	773.07	633.84	697.26	480.79	412.80
10-19 years	303.33	275.65	515.81	447.71	776.02	315.41	285.98	376.85
20 or more years	43.31	294.00	248.25	290.58	257.16	63.43	208.92	43.27
Multi/single status								
2 or more locations	39.36	2,543.64	576.07	250.01	250.87	57.26	312.76	41.74
1 location only	166.55	138.11	221.71	292.47	366.68	741.16	149.12	271.60
Percent full-time employees								
Less than 25%	322.35	1,013.92	2,086.98	910.54	666.92	230.92	803.83	276.19
25-49 %	262.20	1,473.02	436.83	1,086.22	848.22	270.93	532.28	262.78
50-74 %	188.56	718.92	943.60	397.56	418.35	223.18	566.42	221.46
75% or more	57.71	186.94	257.91	288.38	228.14	76.76	177.75	57.97
Union presence								
No union employees	65.25	126.53	230.46	266.91	254.03	131.24	146.45	77.30
Has union employees	87.83	919.77	637.33	604.42	464.62	100.02	422.22	81.06
Unknown	205.59	3,074.65	2,338.30	1,163.58	1,192.21	213.63	1,420.69	204.22
Percent low wage employees								
50% or more low wage	130.02	442.74	682.59	624.40	304.79	207.85	349.66	169.18
Less than 50% low wage	45.52	190.73	234.17	260.50	238.71	95.80	164.25	55.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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